HEAVY BOND DEMAND AT RISING PRICES

Vast Amount of Idle Wealth Seeking Investment in This Form of Security.

TRADE GREATEST IN YEARS

Money, Which Has Been Piling Because of Crusades Against Corporations, Is Flowing in Abundance Through Wall Street Channels.

NEW YORK, October 12.-The unusual spectacle of a heavy demand for bonds at N advancing prices at the same time the stock in war stocks, the demand for bonds,

y purchases of standard railroad and mind that has been under the reversion of the unrest growing out of the reversion of the unrest growing out of the reversion of the unrest growing to corporations in general traceast years, investors have been fraid to put their savings to work and his capital has been accumulating tapidity, which of the funds were temperarily invested in short-term notes by people who desired to keep their money employed, but at the same they wanted them in something that would mature at a time when they expected to get bends cheap and something that could be sold without much depreciation in principal. The have supply of life to be the country was re-

of from E0.000 to 5:00.000.

The quiet absorption of the foreign efferings without any sharp drop in prices impressed investors, who began to unload the short-term notes preparatory to relevesting in high-grade bonds. Owing to the record deposits held by the banks and the desire to keep them employed the sellers of short-term notes found a surprising demand for their offerings. As the demand for bonds progressed the supplies began diminishing, and with the smaller supplies prices immediately began to advance, the gains running the to T points and best illustrated by

COTTON MARKETS

NEW YORK, October 12 - Port movement-otal to-day at all ports-Net receipts, 59,311 hies Total for week-Net receipts, 149,551 bales, Total for season-Net receipts, 1,157,700 bales, (Incomplete on account holiday at New 1787)

the spot quotation here was a new high level. Cotton futures closing: October, 174; December, 12.8; January, 12.88; March, 13.12; May, 18.20. Spot cotton, steady, 12 points up. Sales on the spot, 746 bales; to arrive, 2,400 bales; middling, 12.13c.

RICHMOND PRODUCE MARKET,
Wholesale Quotations.
By Levy Commission Co.)
To image Va., October 12, 1511.

Ducks, large, young B.
Ducks, large, young B.
Eges.
Incrates near by fresh, doz.
In crates, other sections, doz.
Culnen eggs, doz.
Butter.
Family, enotes, fresh
Merchants, fait
Venis, choice to fair,
Venis, peor to fair
Caives, runners
Sheep
Lambs spring
Cattle Hogs Country-Cured Bacon.
Hams, well smoked, small 20 52
Hams, well smoked, large 18 53
Sides well smoked 51
Shoulters, well smoked 14 57
Game.

HIDE AND WOOL MARKET,
Old Dominion Hille and Fur Co. Inc.)
His himond, Va. October 12, 1915,
fint Hides, Per Pound,
palt 24 G 15,
r. salt 1912 185,
f. damaged at value.

Tallow.

Free of burry 28 8 20 Medium burry 27 9 24 Heavy burry 17 9 24 Heavy burry 18 18 18 High burry 18 Hids Very dull, likely to go lower, Wool-Market dull.

RICHMOND PRUIT MARKET.

Fancy Bartists per mashe | 60
Fancy Seckles per barte | 700
Fancy Seckles per barte | 700
Fancy Leconts | 700
Fancy Kieffer per | 126
Fancy Georgia Helies per crate | 126
Fancy Georgia Helies per crate | 126
Fancy gellows per bart busket basket | 50
Fancy whites per bart busket basket | 60
Fancy writes per bart busket | 60
Fancy Red. per six basket carrier | 100
Fancy Wickshams per six basket carrier | 100
Farcy Wickshams per six basket carrier | 100
Farcy Wickshams | 125

Farcy Wickshams, per six basket carrier Damsons 125

Fancy blue, per basket Carrier 125

Fancy Delaware, per six basket carrier 125

Fancy Niagara, per six basket carrier 125

Fancy Delaware, four pound basket,
per basket 70

Pancy Concord, four pound basket,
per basket 71

Dasket 72

Fancy Concord, four pound basket, per basket 75

Fancy potato, per bushel

Green damagei Thillow.

RICHMOND HAY MARKET. Richmond, Va., October 12.

Shipstuff, winter CHICAGO LIVE STOCK. CHICAGO Detober 12—Hogs steady; bulk, \$5.104\$-70; light, \$5.004\$-70; mixed, \$7.554\$-8.55; heavy, \$7.504\$-8.56; rough, \$7.504\$-8.50; pigs, \$5.004\$-70. Cattle, slow; native beef steers, \$5.004\$-10.50; Western steers, \$5.004\$-8.75; cows and helfers, \$5.004\$5-40; calves, \$7.756\$21.55. Sheep, steady; wethers, \$6.254\$-7.90; ewes. \$1.056\$5-25; lambs, \$6.756\$8.90.

RICHMOND LIVE STOCK MARKET.

lest steers, 72,48; choice, higher; medium to mod, 63,574, common to fair, 526. Rest helters, 62,474; medium to good, 64,646, common to fair, 84,654; Mest cows, 54,654; medium to good, 62,4554; common to fair, 62,444; Best oxen, 63,645; medium to good, 63,464; Best oxen, 63,645; medium to good, 63,646; light, 44,6443. Best calves, 93,05; common to medium, 63,645; fresh cows, 53,05; common to medium, 63,645; fresh cows, 53,05; common to medium, 63,645; fresh cows, 53,05; fresh cows, 53,65; common to fair, 436. Best lambs, 53,65; common to light lambs, 73,735.

MISCELLANEOUS MARKETS.

SENTIMENT ON WHEAT

[Special to The Times-Dispatch.]
CHICAGO, October 12.—For some time past, the bears in wheat have used as a clab the probable admission of Canadian wheat to this country free of duty. Many reports have been circulated as to the attempts of the Western farmers of Canada to have the duty removed by the Dominion officials. Write this has not been entirely lost sight of, sentiment in wheat is quite builtsh, and little has been said about Canadian wheat during the last week or ten days.

There appears to be an erroneous impression as to what is necessary in the matter of the removal of the Canadian import luty before Canadian wheat car be imported into the United States free of duty. The present tariff of the United States free of duty. The present tariff of the United States free of duty. The wheat, wheat affour and other wheat products" when imported from countries which "immose a duty on wheat, or wheat, wheat, immose a duty on wheat, or wheat, or wheat, immose a duty on wheat, or wheat, or

nada must repeal its duties on wheat and leat-flour from the United States before wheat can enter the United States free duty.

In the work of the bears of the house that a more on that side of the house that a more on that side of the house that he seen in the camp of the bears of the seen in the camp of the bears orthwestern receipts have failen off sharply ring the past few days, and the same ty be raid of the Southwestern receipts, export trade in wheat has been much ger than reported, and while it has a mainly of Manitoba, there have been The export trade is wheat has been much larger than reported, and while it has been mainly of Manitoba, there have been theral sales of winter wheat for shipment abroad. Shorts have bought freely of both December and May, but the trade has swing over largely into the May future.

It is generally believed that more or less damage has been done by frost in the corr belt, and not only have shorts bought freely on this account, but investors have tion in corn is considered strong, but the differings from Argentina have been on a large scale and are likely to increase with more liberal tennage.

Oats have ruled strong because of the strongth shown by wheat and corn, coupled with an improved demand for the cash since June 23, 1915. an Improved demand for the cash

or small!

Wanted!

The Terms:--

is allowed on daily balances.

Capital, - - -

cisely in the usual way.

Earned surplus,

4

AGAINST USURY RATES

Completes Investigation Into Interest Charges of National Banks

in United States. PRACTICED IN ALL SECTIONS

Highest Rates Exacted in West and South-Nature of Reforms to Be Instituted by Treasury Department Not Yet Announced.

Ispecial to The Times-Dispatch.]

WASHINGTON, October 12.—The investigation started a few weeks ago by John Skelton Williams, Comptroller of the Currency, and now practically completed, has revealed the amazing fact that hundreds of national banks throughout the country are practicing usury, and that many of them are practicing it to the extent of 100 per cent per annum.

This is being done, too, in violation of State laws, even though no Federal statute may reach it. It is being done in no particular section alone, but is, on the contrary, practiced in all sec-tions. In some States the interest rates are less burdensome than in rates are less burdensome than in others, but in all the States there seem to be banks that have not hesitated to

"charge all the traffic will bear."

Mr. Williams has not indicated definitely what reforms he will insist upon
in this connection, but he has stated plainly that the power of his office will be used as far as it goes to reduce in-terest rates to a proper level. How he disclosed until he has proceeded. For the present he is willing to discuss only the results of his inquiry.

HIGHEST RATES CHARGED

IN SOUTH AND WEST
The highest interest rates now
charged, it seems, are exacted by the
bankers of the West and South, sections in which money is known to be the scarcest, though the official rec-ords show numerous instances in the East, North and Northwest. In all, the accounts of 7,615 banks

in various sections have been inspected by national bank examiners to deter-mine the rates of interest charged. Of this number 1,020 institutions admitted that they were receiving an average of 10 per cent on all their loans.

These banks receiving 10 per cent included two banks in Illinois, six in Minnesota, two in Missouri, twenty-three in Georgia, six in Florida, twenty-three transfer of the six in Florida, the six in Florida and the three in Georgia, six in Florida, twenty-one in Alabama, two in Louislana, 315 in Texas, seventeen in Arkansas, three in Tennessee, ninety in North Dakota, twenty-five in South Dakota, eighteen in Nebraska, five in Kansas, thirty-eight in Montana, fourteen in Wyoming, thirty-seven in Colorado, twenty-five in New Mexico, 300 in Oklahoma, twelve in Washington, ten in Oregon, thirteen in California, two in Utah one in Nevada and thirty-three

Another list in the possession of the comptroller shows that in September 2 there was a total of 1,203 banks charging 12 per cent or more, of which nine were in New York State, six in Pennsylvania, two in Maine, three in Massachusetts, five in Virginia, says in West Virginia, six Virginia, seven in West Virginia, six each in Florida and Louislana, sixty-six in Georgia, lifty-two n Alabama, 168 in Texas, seven in Arkansac, seventeen in Kentucky, twenty-eight in Virginia.
Tennessee, four in Ohio, eight in Indiana, forty in Illinois, seven in Iowa, MISSING nineteen in Missourl, sixty-eight in North Dakota, forty-eight in South Dakota, twenty-one in Kansas, fortyfour in Montana, twenty in Wyoming, sixty-three in Colorado, thirty-three in New Mexico, 287 in Oklahoma, twenty-five in Washington, forty in California, forty-four in Idaho, eighteen in Utah eight in Nevada, three each in Michi-

with an improved demand for the cash article.

The big trade in cash hog products has been the potent builfsh factor in that market, and it helped prices to much higher levels. It is believed all around that, not atthis and in the fact that the stock of manufactured hog products is liberal in all positions, still higher prices will rule in case there is not a big improvement in hog recent, and eighten banks with a maximum rate of from 16 of 0 200 per cent, in the same State there were eight in the same State there were eight in the same State there were eight. AUTHORIZED TO LET

CONTRACT FOR BUILDING

[Special to The Times-Dispatch.]
LEXINGTON, VA., October 12.—The building committee of the Virginia willitary institute Colored Leville (Committee) and the comparison of the committee of the Virginia single lean.

[In the same State there were eight banks that confessed to having maximum rates ranging from 200 to 2.000 per cent a year. Another record is on file at the Treasury, showing that a bank in a State unnamed by the computebler exacted 2,400 per cent on a single lean.

building committee of the Virginia Military Institute, Colonel Joseph Button, chairman has been authorized by the board of visitors to let the contract for the new Jackson Memorial Hall, to cost nearly \$100,000, which will occupy a site near the V. M. I. barrisches. A large number of bids were opened by the board of visitors at its meeting. There were present R. A. James. Chairman Joseph Button, chairman And are therefore small, but it is not an uncommon thing, it appears for banks to charge from 10 to 20 per cent on commercial loans even in States where the legal rate is from 6 to 8 per cent In a few States the law permits a bank to charge 10 per cent on special contracts. In referring to these records and the charge from 10 to 20 per cent on special contracts. In referring to these records and the charge from 10 to 20 per cent on charge from 10 to 20 per cent on charge from 10 to 20 per cent on charge f

The attention of those who have

It doesn't matter whether the sum is large

Personal accounts and the deposit of idle

Such accounts are subject to check pre-

Virginia Trust Co.

1106 East Main Street.

Richmond, Va.

money are solicited, upon which 3% interest

4

Closed for Holiday

The stock, money, sugar, cotton and cottonseed oil markets and the Chicago grain and provision mar-kets were closed yesterday on ac-count of holiday, Columbus Day.

make others believe that it is right or safe for banks to charge 100 per cent a year, while the producing people about them are kept poor. I know of such banks. I do not intend to stand for them if I can help it. The country will not stand for them. I hold it to be a proper function of to be a proper function of the govern-ment, and especially of its Treasury De-partment, to do all that lawfully may

fectively control the interest rates will be no need whatever for rural credits. He maintains that the conditions upon which farm loans may be liberal enough to obviate the demand for rural credits relief.

SHARES WILL BE QUOTED IN TERMS OF DOLLARS NEW YORK, October 12.-When the Stock NEW YORK, October 12.—When the Stock Exchange opens to-morrow certain favorite stocks apparently will be haived in value, although in teality there will be no change in their worth. Thus Reading, Pennsylvania and Westinghouse, selling Monday at 161, 117 and 28 will be listed at 804, 584 and 69, respectively, unless there be the usual variation in quotritions over a holiday.

The reason for this is found in an anouncement made at the Stock Exchange today, asserting that one of several amendments to the constitution approved by the members, precides for quoting all stocks in terms of dollars instead of points, as heretofore.

members, provides for quoting all stocks in terms of dollars instead of points, as heretofore.

Reading, Pennsylvania and Westinghouse, together with a number of other issues, are of \$50 par value, but have been quoted on a 160-point basis. In future they will be quoted in terms of dollars.

Another amendment provides for a charge of one-half the brokers' commission of \$12.50 per 160 shares for buying or selling stock quoted under \$10 a share. Such issues include Missouri Pacific, Kansas and Texas. American Malting, Rumely, St. Louis and San Francisco, Wabash, lowa Central and Wheeling and Lake Erle.

The decision of odd lots dealers to return to their usual charge of one-eighth of 1 per cent above the market in selling fractional amounts of stocks (under 190 shares) also becomes effective to-morrow

VIRGINIA SYNODICAL MEETS IN LYNCHBURG

LYNCHBURG, VA. October 12.—The session of the Virginia Synodical, the women's auxiliary of the Virginia Synod of the Presbyterian Church, began to-night at the First Presbyterian Church, with Dr. James D. Paxton, pastor of the convention church, preoklanoma, twelve in Washington, ten in Oregon, thirteen in California, two in Utah, one in Nevada and thirty-three in Idaho.

Another list in the possession of the comptroller shows that in Septem-

delegates are expected, many of them having arrived here to-night. The exc-cutive committee met this morning, but the regular business sessions of

convention will begin to-morrow.

The Synodical represents the women of all of the Southern Presbyterian churches of Maryland, District of Columbia, Virginia and portions of West Virginia

MISSING TREASURER RETURNS TO FARMVILLE

FARMVILLE, VA., October 12 .- S. W. Paulett, Jr., former treasurer of Farm-ville, whose absence from town for

MONEY

We are prepared to furnish you complete detailed information on the following issues, free, on re-

SUBMARIANE BOAT
CANADIAN CAR AND FOUNDRY
LAKE TORPEDO BOAT
DRIGGS-SEABURY ORDNANCE
CRAMPS SHIPBUILDING
DU PONT POWDER
AETNA EXPLOSIVES
HENDEE MANUFACTURING
CAR, LIGHT AND POWER CO.
and others.

We buy, sell and quote these se curities and solicit your business.

CHARLES A. STONEHAM & CO. Established 1903.

No sane man would risk his whole fortune at such a game—if he could avoid it. At the age of sixty 97% of all men are poor and dependent on others for support.

on others for support.

Will you go on from day to
day gambling away your future
happiness against such odds? You can avoid it. SAVINGS DEPARTMENT

to-day. The odds are 100% in your favor,

First **National** Bank

Ninth and Main. Capital and Surplus, \$3,000,000.

returned and is with his family. Dur-ing most of the time while away he claims to have been sick in New York. For several days W. Talbott Sinclair, representing the bonding company, has been making a thorough examination of Paulett's accounts, and it is said that the alleged shortage will not amount to as much as \$1,000. Mr. Sin-clair expects to conclude his report and submit it to a special meeting of the Council to-morrow morning. Mr. Sin-clair stated to-night that he had dis-covered nothing in Paulett's accounts which would indicate intentional wrong-doing, and it is believed that the matter will be satisfactorily ad-justed as soon as the exact amount due the town is ascertained.

SCHOOLS.

L. Leslie Loth

71/2 East Marshall Street.

AUCTION SALES-To-Day

Phone Madison 7477-J.



AUTOMOBILE AT AUCTION.

We will sell in front of our auction salesroom, No. 618 East Broad Street. TO-DAY (WEDNESDAY), OCTOBER 13

THE VALENTINE AUCTION CO.

Fifty Dollars In Gold

Fair Grounds.

The Life Insurance Company of Virginia 1915 Guessing Contest

To the person guessing nearsurance this Company had in force in Richmond on October force in Richmond on October 11, 1915, the above amount will be paid. In case of a tie, the money will be divided. No one connected directly or indirectly with this Company can compete. The winner will be announced in the Richmond papers on October 31, 1915. Voting coupons can be had at the Life Insurance Company of Virginia Booth, State Fair Grounds.

to loan on approved collateral or proper indorsement at legal rates.

Fidelity Loan & Savings Co. (Incorporated)





Main and Seventh

SUN **FLOWER** SEED

A little boy in Amelia county is building a savings account through the sale of Sun Flower

tle seed properly bed-ded brings a new plant. So it is with nickels,

Remember - one lit-

Plant them in our savings department and receive three per cent interest each month on the daily balances.

New, Dollars will grow into the account.

Any amount opens the account.

One Million Dollars Capital

The Underwriter The oldest but one Underwriting or Insurance Company in the State. An old Home Institution, founded 1832, and always in the

Virginia Fire & Marine Insurance Co.

FOR SALE-Real Estate.

\$2,000

Good dwelling and ten acres, about four miles east of Richmond. Other outbuildings. Splendid chicken or truck farm. Easy terms. BLANTON & CO.,

1114 East Main Street. AUCTION SALES-Future Days

TRUSTEE'S AUCTION SALE

No. 911 N. Twenty-

In execution of a deed of trust, dated January 2, 1915, and recorded in Richmond Chancery Court, D. B. 230, page 225, to secure certain notes therein described, default having been made in a portion of the debt, and being required to do, I will sell at auction, on the premises,

THURSDAY, OCTORER 14, 1915. at 5 o'clock P. M.
the above mentioned house and lot.
The lot fronts twenty-two (22) feet six
(6) inches by one hundred and thirtyfour (134) feet, and there is a good
six or seven-room detached frame
house on same.

TERMS: Cash. H. R. POLLARD, JR.,

N. B.—While the terms of the sale call for cash, the auctioneers will loan a reasonable amount on the property. Trustee. SPECIAL COMMISSIONER'S SALE OF VACANT LOTS IN RICHMOND, VA.

Pursuant to a decree entered in the Hustings Court, Part II. of the city of Richmond, Va., on the 11th day of October, 1915, in the chancery cause therein pending under the short name and style of Sherwood C. Simmons, etc., vs. Laura V. Simmons et al., I, the undersigned commissioner appointed for the purpose by said decree, will offer for sale on the premises on

MONDAY, THE 18TH DAY OF OCTOBER, 1915, at 3 o'clock P. M.,

at 3 o'clock P. M.,
the following described lots of land:
Two certain lots of land in the city
of Richmond, Va. designated as lots
Nos. 2 and 4, in block 1318, on the plan
of Richmond and Manchester Land Co.
which said lots front fifty-six (58) feet
on Albany Avenue at the corner of
Seventeenth Street, and run back between parallel lines one hundred and
twenty (120) feet to a 12-foot alley.

TERMS OF SALE: One-third cash,
the balance in six and twelve months;
title to be retained until all the purchase money shall be paid, or all cash,
at the option of purchaser, but said
sale will be subject to the confirmation
of the court.

J. M. TURNER.

J. M. TURNER, Special Commission A. L. ADAMSON, Auctioneer.

In the clerk's office of the Hustings Court, Part II., of the city of Rich-mond:

Vs.

Laura V. Simmons et al.... Defendant.

I, W. E. DuVal, clerk of the said court, do certify that the bond required of the special commissioner by the decree rendered in said cause on the 11th day of October, 1915, has been duly given.

Given under my hand as clerk of the said court, this 12th day of October, 1915.

W. E. DUVAL, Clerk.

W. E. DUVAL, Clerk.

By YERBY COMPANY, INC., 1006 Hull Street. Real Estate Auctioneers.

TRUSTEE'S AUCTION SALE OF SMALL FARM ON THE NEW COURTHOUSE ROAD, ABOUT FIVE MILES FROM SOUTH RICHMOND.

In execution of a deed of trust dated December 16, 1913, and recorded in the clerk's office of Chesterfield Circuit Court, D. B. 134, page 599, default having been made in the payment of a portion of the debt therein secured, and being required so to do, I will sell by auction on the premises on MONDAY, OCTOBER 18, 1915. at 4 o'clock P. M.,

the above mentioned farm. The property contains 4612 acres, and is situated on the New Courthouse Road, about five miles from South Richmond, adjoining the lands of George Trent, A. Watkins and Thomas Watkins; together with the five-room dwelling and all other improvements thereon. TERMS: Cash,
P. C. YERBY, SR.,
Trust

N. R.—While the terms of sale require all cash, the auctioneers will make a reasonable loan to party purchasing the

By J. D. CARNEAL & SON. Real Estate Auctioneers.

OMMISSIONERS' SALE OF NOS. 909 NORTH TWENTY-NINTH STREET, 1720 BALDWIN STREET, 1222 BUCH-ANAN STREET AND TWENTY-FIVE FEET ON SELDEN STREET (WOOD.

By virtue of a decree of the Law and quity Court, of the city of Richmond, a., entered September 21, 1915, in the uit of Joseph V. Griffin vs. J. R. Griffin, r., et als, the undersigned special ommissioners' will on

MONDAY, OCTOBER 18, 1915. sell at auction on the respective prem-ises, the above real estate, as follows: AT 4 O'CLOCK P. M.,

AT 4 O'CLOCK P. M.,
the following parcel: A certain lot of land, with improvements thereon, and known as No. 909 North Twenty-ninth Street, in the city of Richmond, Va., on the east line of Twenty-ninth Street, between O and P Streets, and described as follows: Commencing at a point distant 114 feet from the intersection of Twenty-ninth and O Streets, thence northwardly along the east line of Twenty-ninth Street, 29 feet 6 inches, thence back eastwardly within parallel lines 134 feet to an alley 12 feet wide.

AT OR ABOUT 4:30 O'CLOCK P. M., the following parcel: All that lot of land with improvements thereon and known as No 1720 Baldwin Street, in the city of Richmond, Va., beginning on the west line of Buchanan Street, at its intersection with the north line of Baldwin Street, and running westwardly along the north line of Baldwin Street 48 feet, and back between parallel lines 160 feet 6 inches more or less.

AT OR ABOUT 5 O'CLOCK P. M., the following parcel: All that lot of land with improvements thereon, known as No. 1222 Buchanan Street, fronting 30 feet 6 inches on the eastern line of Buchanan Street, between Richard and Baldwin Streets, and running back 100 feet to a line parallel with Seventeenth Street.

AT OR ABOUT 5:30 O'CLOCK P. M., AT OR ABOUT 5:30 O'CLOUK P. M., the following parcel: All that vacant lot of land located in Woodville, Henrico County, Va., commencing at the southeast corner of Selden and Poplar Streets, or Twenty-sixth Street, and extending eastwardly on the south line of said Selden Street 25 feet, and extending in a southerly direction between parallel lines 125 feet to an alley 15 feet wide.

parallel lines 125 feet to an aney of feet wide.

Terms of sale as to each parcel:
One-fourth cash, balance in six, twelve and eighteen months respectively from day of sale. Deferred payments to be evidenced by notes of purchaser bearing interest from day of sale, or all cash at option of purchaser; title to be retained until all purchase money is paid and conveyance ordered by court.

J. R. POLLARD,

JAMES T. LEWIS,

REAL ESTATE FOR EXCHANGE.

Will Exchange

good farm of nearly 500 acres, with good dwelling, near R., F. and P. R. R.,

for city property. Price, \$6,000. BLANTON & CO., 1114 East Main Street. RALLRUADS

Norfolk & Western Railway ONLY ALL-RAIL LINE TO NORFOLK.
Schedule in effect April 5, 1915.
Leave Byrd Street Station, Richmond, FOR
NORFOLK *9:00 A. M., *3:00 P. M., *4:00
P. M.
FOR LYNCHBURG AND THE WEST:
*6:16 A. M., *9:50 A. M., *3:00 P. M., *9:20
P. M. Ninth Street

DETACHED HOUSE, NICE LOT, GOOD

DETACHED HOUSE, NICE LOT, GOOD

DESATING SECTION.

P. M.

Arrive Richmond from Norfolk: *11:40 A.

M., *6:35 P. M., *11:30 P. M. From the West

*6:55 A. M., *2:10 P. M., *11:40 P. M., *6:17

P. M., *9:09 P. M.

Daily. †Daily except Sunday. †Sunday

only.
W. B. BEVILL.
P. T. M., Roanoke.
C. H. BOSLEY, D. P. A., Richmond, Va. CHESAPEAKE & OHIO RY Cin. L'sville & West. *3:00 p. *11:00 p. Main Line, Local *8 a., \$12 p., \$6:15 p. James River Line *9 a., *12 m., *6:15 p. N. News. Nfk. Old Pt. *9 a., *12 m., *4 p. Newport News. Local *7:15 a. *5:00 p. Trains arrive from Nfk. *11:30 a., *2:46 p. *6:49 p. N. News. *9:55 a., *5:00 p. From West. *5:30 a., *3:10 p., *19:55 a., *11:10 p. 7:00 p. daily from Charlottesville except Sunday from Thurmond. Jas. River. *18:33 a., *7:10 p.

*Except Sunday.

Richmond & Chesapeake Bay Railway Company
Superseding Schedule of April 14, 1914.
Schedule Subject to Change Without
Notice.
Trains leave Richmond b 5:50 A. M., •7 A.
M., bs A. M., 9 A. M., •10 A. M., 11 A. M.,
1 P. M., 2 P. M., 3 P. M., bt P. M., 5:20 P.
M., 11:45 P. M., 7:10 P. M., bs P. M., 10 P.
Trains leave Assistant Schedule Schedule
Trains leave Assistant Schedule
Trains Leave M., 11:45 P. M.
Trains leave Ashland *5:50 A M., b*7 A.
M., 8 A. M., b9 A. M., 19 A. M., **11 A. M.,
*12 hoon. *1 P. M., 2 P. M., 3 P. M., 4 P.
M., b6:20 P. M., 6:20 P. M., 7:10 P. M., 8
DCarries baggage. *Daily except Sunday.
*Sundays only.

SOUTHERN RAILWAY Vrains Leave Richmond-Main St. Station.
Schedule figures not guaranteed. For the
South-Daily: 5:30 A. M., local; 10:20 A. M.,
express, 6 P. M., express, with observation
eleping car for Atlants; 11:15 P. M., express,
eleping car open 9:00 P. M. 3:00 P. M., local,
for Keysville and Chase City-week days.
York River Line-5:10 P. M., Steamer Train,
except Sunday, come ting for Battimore,
except Sunday, come

Office 507 K. Main St. Phone Madison 772

BEARDARD ARR LINE, RAHLWAY.

The Progressive Railway of the SouthSouthbound trains acheduled to leave Richmond daily: 5:35 A. M., Local to Norlina, 1:28

P. M., sleepers and coaches, Atlanta, Birmingham; 6:35 P. M. through coaches and
sleepers to Jacksonville; 12:45 A. M., sleepers,
Atlanta, Birmingham, Jacksonville, Tampa
and coaches Jacksonville, 12:45 A. M., sleepers,
Northbourd trains scheduled to arrive in
Richmond daily: 4:00 A. M., 8:30 A. M., local;
8:30 A. M., 6:37 P. M.

Richmond, Fredericksburg & Potomac R. R. To god from Washington and Beyand

leave Eichnend delly

*4.05 All +5.30 All, + 8.40 All, | 17.50 All, + 1.10 Pll, + 2.50 Pll

*2.05 All +5.30 All, + 8.40 All, | 17.50 All, + 1.10 Pll, + 2.50 Pll

*9.23 All *9.35 All, + 12.20 Pll | 16.25 Pll, + 6.30 Pll, + 9.00 Pll

*13.30 Pll *9.35 All, + 12.20 Pll | 19.30 Pll, + 12.35 Rl, + 12.40 Rl

Adhland Accum, week dept. | v. | Iba 7.30 All, 2.15 Pll, 6.30 Pll, Ar.

Adhland Accum, week dept. | v. | Iba 7.30 All, 2.15 Pll, 6.30 Pll, Ar.

Adhland Accum, week dept. | v. | Iba 7.30 All, 2.15 Pll, 6.30 Pll, Ar.

Accum | Ar. |

*Ar. | Ar. |

**Ratio St. Sta. | Ar. |

**Ratio St. Sta. | Ar. | Ar. | Ar. | Ar. | Ar. |

**Ratio St. Sta. | Ar. | Ar. | Ar. |

**Ratio St. Sta. | Ar. | Ar. | Ar. |

**Ratio St. Sta. |

**Ratio St. Sta.

Richmond & Petersburg Electric Ry

Leave Richmond

*6 A. M. *3 P. M.

*7 A. M. 4 P. M.

*8 A. M. 5 P. M.

*8 A. M. 5 P. M.

*9 A. M. †5:45

*10 A. M. *6 P. M.

*11 A. M. *7 P. M.

*12 A. M. 8 P. M.

*14 A. M. *9 P. M.

*15 A. M. *108 P. M.

*16:35 A. M. *108 P. M.

*12 A. M. 8 P. M.

*10:35 A. M. 8:35 P. M.

*12 A. M. 8 P. M.

*11 P. M. *10 P. M.

*12 P. M. Peteral

*13 P. M.

*13 P. M.

*14 P. M. Chester

*15 P. M.

*15 P. M.

*16 P. M.

*17 P. M.

*17 P. M.

*18 P. M.

*18 P. M.

*19 P. M.

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*10 P. M.

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*16 P. M.

*17 P. M.

*17 P. M.

*18 P. M.

*19 P. M.

*10 P. M.

All Travel Arrangements Over One

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For Petersburg: 12:50 A. M., 6:15 A. M.,

8:15 A. M., 9:00 A. M., 9:50 A. M., 3:00 P. M.,

9:00 P. M., 14:10 P. M., 6:55 P. M., 6:15 P. M.,

1:20 P. M., 11:20 P. M., 6:55 P. M., 6:55 P. M.,

Fe. Goldsboro and Fayetteville: '4:00 P. M.

Trains arrive Richmond daily: 5:20 A. M.

8:15 A. M., 6:50 A. M., *1:57 A. M., 110:46

A. M., 11:60 A. M., *2:15 P. M., 11:60 P. M.

6:17 P. M., 6:35 P. M., 8:00 P. M., 9:00 P. M.

11:30 P. M.

* Except Sunday. † Sunday only.

Time of arrival and departure and compsolitons not guaranteed.

C. B. CAMPBELLI. D. P. A., Ut Main 8t

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OLD DOMINION LINE Connections with main line steamers leaving Norfolk for New York daily, except Sunday, 7:00 P. M. Connections also made by N. & W. Ry, 3 P. M. and C. & O. Ry, at 4 P. M. Might line steamers stop at Claremont on signal, and are met by public conveyance, VIRGINIA NAVIGATION CO. James River by daylight for Norfolk. Old Point, Newport News and all James River landings, Monday, Wednesday and Friday at 6:04 A. M. Freight received for all James River coints.

Compagnie Generale Transatlantique, POSTAL SERVICE. Sallings NEW YORK to BORDEAUX CHICAGO.....Oct. 16, 3 P. M. LA TOURAINE...Oct. 23, 3 P. M. ROCHAMBEAU.... Nov. 6, 3 P. M. THE NEW QUADRUPLE SCREW

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'Ask Mr. Bowman'

I. Luther Libby, clerk of the said court, certify that the bond required by the above decree of the special commissioners has been duly given.

Given under my hand this 7th day of October, 1915.

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